#### **LAWS**

## **Chapter 101: Insurance Companies Generally**

Subchapter 1: Formation

- § 3301 Purposes
- § 3301a Insurance defined
- § 3302 Plan of organization; incorporators
- § 3303 Mutual companies; directors, charter provisions as to
- § 3305 Petition; hearing
- § 3306 Duties of Secretary of State, records
- § 3307 Consideration for stock
- § 3308 List of stockholders; certificate to transact business; liability of president and directors
- § 3308a Reorganization formations
- § 3309 Mutual insurers to commence business; when
- § 3310 Amendment of charter
- § 3311 Quorum
- § 3312 Construction with other laws
- § 3313 Proxies
- § 3314 Annual financial statements; reports; filing fee
- § 3315 Coordinated regulation
- § 3316 Corporate governance; disclosure

## Subchapter 2: Foreign And Alien Companies Licensing And Regulation

- § 3361 Requirements for license
- § 3362 Authority to transact various kinds of insurance business
- § 3363 Revocation of license
- § 3364 Authorization for investment purposes only
- § 3365 Plan of organization
- § 3367 Retaliatory provisions
- § 3368 Transacting business without certificate of authority prohibited
- § 3368a Unauthorized and misleading transactions
- § 3369 Commissioner may enjoin unauthorized insurer
- § 3370 Service of process upon unauthorized insurer by director
- § 3371 Limits of risk
- § 3381 Legislative purpose and policy
- § 3382 Acts which constitute Secretary of State agent for service of process
- § 3383 Service upon the Secretary of State notice to defendant
- § 3384 Service upon other agents; notice to defendant
- § 3385 Repealed. 1971, No. 185 (Adj. Sess.), § 237, eff. March 29, 1972.
- § 3386 Effect on other modes of service
- § 3387 Prerequisites to defense of action
- § 3388 Postponements
- § 3389 Motion to quash for improper service
- § 3390 Attorney's fees

## Subchapter 3: Mergers

- § 3421 Mutualization of stock insurer
- § 3422 Mutual insurers-Prohibitions
- § 3423 Converting mutual insurer or mutual insurance holding company

- § 3424 Procedure for merger
- § 3425 Procedure for consolidation
- § 3426 Effective date of merger or consolidation
- § 3427 Voting
- § 3428 Rights of dissenting shareholders
- § 3429 Rights of dissenting members or policyholders
- § 3430 Effect of merger or consolidation
- § 3431 Merger or consolidation between domestic and foreign insurers-Requirements
- § 3432 Transfer of deposits
- § 3433 Certificates of fees and commissions paid
- § 3434 Fees-Penalty for receiving
- § 3437 Redomestication; approval as a domestic insurer
- § 3438 Redomestication; conversion to foreign insurer
- § 3439 Effects of redomestication
- § 3440 Redomestication; fees

## Subchapter 3A: Mutual Insurance Holding Companies

- § 3441 Formation of a mutual insurance holding company
- § 3442 Merger of mutual insurance company into an existing mutual insurance holding company; merger and acquisition by mutual insurance holding company or subsidiary of mutual insurance holding company
  - § 3443 Regulated as an insurance company
  - § 3444 Demutualization of a mutual insurance holding company
  - § 3445 Membership interest not a security
  - § 3446 Filing of amended charters

## Subchapter 4: Investments And Loans

- § 3461 Definitions
- § 3461a General limitations and diversification requirements for property and casualty, financial guaranty and mortgage guaranty insurers
  - § 3461b General limitations and diversification requirements for life and health insurers
  - § 3461c Rated credit investments
  - § 3461d Registration or filing exemption
  - § 3462 Investments-Foreign insurers
  - § 3463 Domestic insurers
  - § 3463a Valuation of investments
  - § 3464 Repealed. 1981, No. 15, § 3.
  - § 3465 Exemption from investment limitations
  - § 3466 Repealed. 1999, No. 84 (Adj. Sess.), § 7, eff. April 19, 2000.
  - § 3467 Qualification of investments
  - § 3468 Investments qualified under prior law
  - § 3469 Loans to directors and officers-Restrictions
  - § 3470 Mortgage loans to minors
  - § 3471 Mortgages on real and personal property as liens; priorities
- § 3472 Earnings statements and income ratios-Special situations

## Subchapter 5: Reserves; Deposits; Pensions

- § 3501 Life insurance and annuities
- § 3502 Insurance-Other life insurance and annuities
- § 3503 Deposits of domestic insurer doing foreign business
- § 3504 Pension system

# Subchapter 6: Filing Of Policy Forms § 3541 Filing and approval of forms § 3542 Grounds for disapproval § 3543 Existing forms and filings Subchapter 7: Examination And Reports § 3552 Fees assessed by the National Association of Insurance Commissioner §§ 3553-3560 [Reserved for future use.]. § 3561 Annual statement § 3562 Time reports due § 3563 Examination of companies; fees § 3564 Examination of foreign insurers; expenses § 3565 Examination of officers and books § 3566 Penalty for refusal § 3567 Liquor liability insurance records § 3568 Preservation of records § 3569 National Association of Insurance Commissioners filing requirements § 3570 Immunity § 3571 Confidentiality § 3572 Revocation of certificate of authority § 3573 Conduct of examinations § 3574 Examination reports § 3575 Conflict of interest § 3576 Immunity from liability § 3577 Requirements for actuarial opinions § 3578a Annual financial reporting § 3579 Qualified accountants Subchapter 7A: Own Risk And Solvency Assessment § 3581 Purpose; scope; intent § 3582 Definitions § 3583 Risk management framework § 3584 ORSA requirement § 3585 Summary report § 3586 Exemption § 3587 Contents of ORSA summary report § 3588 Confidentiality § 3589 Sanctions Subchapter 9: Property And Casualty Insurance Guaranty Association § 3611 Scope of subchapter; short title § 3612 Definitions § 3613 Creation of Association § 3614 Board of Directors § 3615 Powers and duties of Association § 3616 Plan of operation § 3617 Powers and duties of Commissioner § 3618 Effect of paid claims § 3619 Nonduplication of recovery § 3620 Prevention of insolvencies § 3621 Examination of Association

§ 3622 Tax exemption § 3623 Recognition of assessments in rates § 3624 Immunity § 3625 Stay of proceedings; reopening of default judgment § 3626 Prohibition against advertising of membership in Association Subchapter 10: Reinsurance Of Risks § 3634a Credit for reinsurance § 3635 Insolvency of ceding company § 3636 Reinsurance contract Subchapter 11: Payments To Nonresidents Estates § 3641 Claims, rights, title, and interests of nonresidents § 3642 Liability for payments to nonresidents Subchapter 12: Actions And Penalties § 3661 Cease and desist powers; prosecutions and penalties § 3662 Nonpayment of judgment; penalty § 3663 Minimum limitation on actions; void policy provisions § 3664 Forms; filing proof of loss and other documents, waiver of filing § 3665 Timely payment of claims; interest; damages § 3666 Rules; methods of notice Subchapter 12A: Arson; Disclosure Of Information § 3671 Disclosure of information § 3672 Immunity § 3673 Penalty for noncompliance Subchapter 13: Holding Companies And Subsidiaries § 3681 Definitions § 3682 Subsidiaries of insurers § 3683 Acquisition of control of or merger with domestic insurer § 3683a Acquisitions involving insurers not otherwise covered § 3684 Registration of insurers § 3685 Standards and management of an insurer within an insurance holding company system § 3686 Examination § 3687 Confidential treatment § 3688 Rules and regulations § 3689 Injunctions; prohibitions against voting securities; sequestration of voting securities § 3690 Sanctions § 3691 Receivership § 3692 Revocation, suspension, or nonrenewal of insurer's license § 3693 Judicial review § 3694 Recovery § 3695 Supervisory colleges

# **Chapter 105: Fire And Casualty Insurance**

Subchapter 1: Generally

- § 3861 Discrimination and rebates prohibited
- § 3862 Minimum capital stock
- § 3864 Penalty for violation of sections 3463 and 3862

§ 3696 Groupwide supervisor; internationally active insurance group

- § 3865 Mill mutual; fees
- § 3866 Returns, rate of tax, exemption

§ 3867 Proof of loss § 3868 When loss due and payable § 3869 Contracts considered made in Vermont § 3879 Cancellation of fire and casualty insurance § 3880 Notice of cancellation § 3881 Notice of nonrenewal § 3882 Renewal policies § 3883 Notice requirements § 3884 Required renewals; continuation of agents' contracts and brokers' accounts § 3885 Penalties Subchapter 2: Cooperative Fire Insurance Corporations § 3911 Incorporators § 3912 Contents of declaration § 3913 Bylaws to be filed § 3914 Statement as to applications § 3915 Issuance of certificate of authority § 3916 Name, status and powers § 3920 Doing business as an assessment cooperative corporation or a nonassessment cooperative corporation § 3925 Bylaws; compulsory provisions § 3926 Policy provisions § 3927 Assessment cooperative insurance corporations § 3929 Loss payment § 3930 Nonassessment cooperative insurance corporations to commence business § 3931 Application of provisions § 3932 Definitions Subchapter 3: Fire Insurance Valuations § 3961 Valuation of property § 3962 Application to Commissioner § 3963 Time and place for making valuation § 3964 Appointment of appraisers to determine valuation § 3965 Appraisers' award and expenses § 3966 Duration of valuation fixed § 3967 Effect on rate § 3968 Penalty for violations Subchapter 4: Reserve Fund § 4001 Assessments; accumulations; limitation § 4002 Use of fund **Chapter 111: Fidelity, Surety, And Annuity Companies** § 4141 Capital of foreign fidelity and surety companies § 4143 Law governing foreign fidelity, surety, and annuity companies § 4144a Powers of fidelity companies; other entities; authority to meet bail and bond requirements § 4145 Fidelity companies may act as sole surety

## **Chapter 113: Liability Insurance And Service Contract Companies**

§ 4147 Fiduciaries may secure surety from loss § 4148 Copy of agreement to be filed and recorded

§ 4149 Allowance of premium against estate

§ 4146 Limit of liability

# Subchapter 1: Policies § 4201 Filing and approval of policies; review § 4201a Filing fees § 4202 Form and contents of policy § 4203 Required conditions § 4204 Illegal provisions § 4205 Effect of false statement in application § 4206 Acts not constituting waivers § 4207 Penalty for unauthorized alterations § 4208 Construction of illegal policies § 4209 Penalties § 4210 Cost of examinations § 4211 Volunteer drivers Subchapter 2: Cancellation Of Policies § 4222 Definitions § 4223 Cancellation of automobile insurance § 4224 Notice of cancellation § 4225 Notice of nonrenewal § 4225a Renewal policies § 4226 Notice requirements § 4227 Notice of eligibility § 4228 Required renewals; continuation of agents' contracts and brokers' accounts § 4229 Penalties Subchapter 3: Assigned Risks § 4241 Vermont Automobile Insurance Plan § 4242 General provisions of Plan § 4243 Submission and approval of Plan § 4244 Commissioner to formulate Plan § 4245 Insurers to participate in plan § 4246 Insurer or rating organization; conduct of **Subchapter 4: Service Contract Companies** § 4247 Definitions § 4248 Registration required § 4249 Proof of financial stability § 4250 Examinations § 4251 Consumer disclosure requirements § 4252 Obligations of providers and insurers § 4253 Prohibited acts § 4254 Prohibited terms § 4255 Penalties; enforcement § 4256 Exemption for certain delivery service maintenance and repair contracts **Chapter 114: Portable Electronics Insurance** § 4257 Definitions § 4258 Premium billings § 4259 Termination and modification requirements § 4260 Notice requirements § 4261 Rulemaking; licensing; claims; sales **Chapter 117: Workers' Compensation Insurance**

# Subchapter 2: Mutual Workers Compensation Insurance Associations § 4361 Mutual associations authorized § 4362 Commissioner's approval required § 4363 Membership § 4364 Control of association § 4365 Policies § 4366 Officers and voting rights § 4367 Power to prescribe and enforce safety rules § 4368 Premium rates § 4369 Reserve requirements § 4370 Assessments § 4371 Investments § 4372 Approval of premiums, liabilities, assessments, and dividends § 4373 Bylaws and regulations § 4374 Appeals to Supreme Court **Chapter 128: Property And Casualty Insurance Rate Regulation** § 4681 Purposes Subchapter 1: Insurance Rates And Statistics § 4682 Scope § 4683 Definitions § 4684 Competitive market § 4685 Rate standards § 4686 Rating methods or criteria § 4687 Workers' compensation and employers' liability insurance; uniform administration of classifications; reporting of rates and other information § 4688 Filing of rates and other rating information § 4688a Filing fees § 4689 Approval or disapproval of rates § 4690 Licensing, operation, services, and activities of advisory or service organizations § 4691 Filing of records and reports; exchange of information § 4692 Joint underwriting; pool and residual market activities § 4693 Agreements to adhere § 4694 Residual market mechanism status § 4695 Exemptions § 4696 Mandatory market participation Subchapter 2: General Administration Of Chapter § 4700 Examinations § 4701 Consumer information § 4702 Monitoring competition § 4703 Information and monitoring costs § 4704 Information to be furnished insureds; aggrieved persons § 4704a Rerating after use of erroneous credit information § 4705 Dividend plans § 4706 Penalties § 4707 Judicial review § 4708 Severability Subchapter 3: Cancellations Of Policies § 4711 Cancellation of commercial risk insurance

- § 4712 Notice of cancellation
- § 4713 Notice of nonrenewal
- § 4714 Notice requirements
- § 4715 Renewal policies
- § 4716 Penalties

## **Chapter 135: Insurance Policies**

- § 4901 Definitions
- § 4902 Disclosure and public information
- § 4903 Administrative procedure; withdrawal of approval; judicial review

## **REGULATIONS**

- Reg. I-2018-01 Fully-Insured Multiple Employer Welfare Arrangements And Association Health Plans
- Reg. I-2018-02-E Self-Insured Multiple Employer Welfare Arrangements and Association Health Plans
- Reg. B-2018-02 Residential Real Estate Mortgage Loan Commitment Letters
- Reg. I-1979-02 (Revised) Fair Claims Practices
- Reg. H-2009-02 (Revised) Health Care Stop Loss Insurance
- Reg. H-2009-02 (Revised) Health Care Stop Loss Insurance
- Reg. B-2018-01 Privacy of Consumer Financial and Health Information Regulation
- Reg. C-1981-02 (Revised) Captive Insurance Financial Regulation
- Reg. S-2016-01 (Revised) Vermont Securities Regulations
- Reg. I-2016-02 Business Entity Limited Lines Producer for Travel Insurance License
- Reg. B-2016-01 Vermont Disclosure Form Amount to Be Financed in a Motor Vehicle Retail Installment Contract
- Reg. H-2009-03 (Revised) Consumer Protection and Quality Requirements for Managed Care Organizations
- Reg. I-2016-01 Online Posting of Prescription Drug Formularies by Health Insurers
- Reg. I-2015-01 Corporate Governance Annual Disclosure
- Reg. I-2014-01 Electronic Insurance Notices
- Reg. I-1997-01 (Revised) Credit for ReInsurance
- Reg. I-1988-04 (Revised) Mortality Tables for Life Insurance and Annuities
- Reg. B-2015-01 Non-Discrimination in Financial Services
- Reg. I-1971-02 (Revised) Insurance Holding Company Systems
- Reg. I-1993-02 (Revised) Defining Standards and Commissioner's Authority for Companies Deemed to Be in Hazardous Financial Condition

Reg. B-2014-02 Mortgage Brokers

Reg. B-2014-01 Record Retention

Reg. B-2006-01 (Revised) State-Chartered Credit Unions

Reg. I-2013-01 Guidelines for Distinguishing Between Primary and Specialty Mental Health and Substance Abuse Services

Reg. I-2012-01 Business Entity Limited Lines Producer License for Portable Electronics Insurance

Reg. C-2012-01 Annual Financial Reporting Regulation for Risk Retention Groups Chartered in Vermont

Reg. C-2012-02 (Revised) Risk Retention Group Holding Company Systems

Reg. H-2011-01 Licensing Requirements for Mental Health Review Agents

Reg. H-2011-02 Independent External Review of Health Care Service Decisions

Reg. I-2010-03 Property and Casualty Insurance Filing Procedures and Reporting Requirements

Reg. I-2010-02 Life and Health Actuarial Opinion and Memorandum Regulation

Reg. H-2008-04 (Revised) Health Insurance Claims Administration

Reg. I-2009-06 (Revised) Annual Financial Reporting

Reg. H-2009-04 Medicare Supplement Insurance Minimum Standards Regulations

Reg. H-2008-05 Health Insurance Programs Promoting Wellness

Reg. I-2007-02 Limited Lines Producer License for Credit Insurance

Reg. I-2007-01 Business Entity Limited Lines Producer License for Credit Insurance

Reg. I-2007-04 Military Sales Practices

Reg. I-2007-03 Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities

Reg. I-2000-02 (Revised) Continuing Education Requirements for Insurance Producers

Reg. C-2006-02 Captive Insurance Companies Reinsuring Life Insurance Policies

Reg. H-2006-01 Catamount Health Insurance

Reg. H-2005-03 Health Insurance Coverage for Cancer Clinical Trial

Reg. I-2005-01 Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits Model Regulation

Reg. I-2002-02 Business Entity Limited Lines Producer License for Rental Car Insurance

Reg. I-1997-05 (Revised) Mutual Insurance Holding Companies

Reg. I-2002-03 Standards for Safeguarding Customer Information

Reg. I-2001-03 Life Insurance and Annuities Replacement

Reg. IH-2001-01 Privacy of Consumer Financial and Health Information Regulation

Reg. H-2000-03 Health Insurance Coverage of Mental Health and Substance Abuse Services

Reg. I-2000-01 Civil Unions

Reg. I-1999-01 Record Retention

Reg. I-1999-03 Valuation of Life Insurance Policies

Reg. C-1999-02 Rules for Captive Insurance Companies Issuing Annuities

Reg. B-1999-01 Secured Credit Cards

Reg. B-1999-02 Conversion of a Federal Credit Into a State Chartered Credit Union

Reg. H-1999-04 Community Rating and Approval of Community Rating Formulas

Reg. I-1998-01 Life Insurance Illustrations Regulation

Reg. I-1998-02 Medicare Plus Choice Solvency Rule

Reg. B-1998-02 High Rate, High Point Notices for Residential Real Estate Loans

Reg. I-1997-02 Risk Based Capital (RBC) for Property and Casualty Insurers

Reg. I-1997-01 Rules Providing for Oversight of Fees Charged by the National Association of Insurance Commissioners and Retaliatory Action by the State of Vermont

Reg. B-1996-02 Household Members as Eligible for Credit Union Membership

Reg. I-1995-01 Trust Accounts

Reg. I-1995-04 Viatical Settlements

Reg. I-1995-03 Rules Governing Nonprofit Corporation Workers' Compensation Programs

Reg. I-1978-01 (Revised) Disclosure

Reg. I-1993-01 Life and Health Insurance Agreements

Reg. I-1994-02 Managing General Agents, Relnsurance intermediaries, and Producer Controlled insurers

Reg. I-1993-05 Minimum Requirements for Compliance with Title 8 VSA § 4080b

Reg. I-1993-04 Uniform Claim forms and Uniform Standards and Procedures for Processing

Reg. I-1993-03 Investments in Medium Grade and Lower Grade Obligations

Reg. I-1991-B4 Minimum Requirements for Compliance With 8 VSA, Section 4080a (Small Group Carriers)

Reg. I-1991-02 Independent Analysis of Proposed Medicare Supplement Rate Increases

Reg. I-1990-01 Rules Governing Intermunicipal Insurance Agreements

Reg. I-1989-01 Maternity Coverage

Reg. I-1988-03 Variable Life Insurance Model Regulation

Reg. I-1988-01 Regulation to Require Reporting of Financial and Statistical Data by Property and Casualty Insurance Companies

Reg. I-1984-01 (Revised) Credit Life and Credit Accident and Health Insurance

Reg. I-1986-04 Assessment Regulation

Reg. DFR-1982-01 Department of Banking, Insurance, Securities and Health Care Administration Hearing Procedures

Reg. I-1977-02 (Revised) Vermont Life Insurance Solicitation Regulation

Reg. I-1980-01 Accident and Sickness Minimum Standards

Reg. I-1978-02 Unfair Discrimination on the Basis of Blindness or Partial Blindness

Reg. I-1976-01 Maintenance of Complaint Records

Reg. I-1971-01 (Revised) Advertisements of Accident and Sickness Insurance

### **BULLETINS**

Health Bulletin #113 Definition of Creditable Coverage

Insurance Bulletin #203 Submitting MEWA and Association Health Plan Advertising and Marketing Materials to the Department

Insurance Bulletin #202 Interest of Insurance Claim Payments

Insurance Bulletin #201 Transitional Guidance for Health Benefit Associations

Insurance Bulletin #200 Coding of Screening Mammograms and Ultrasounds

Insurance Bulletin #171 Out-of-Pocket Maximum for Prescription Drugs

Banking Bulletin #48 Home Loan Escrow Accounts

Insurance Bulletin #198 Joint Guidance on Providing Advice for Securities and Insurance Products

Securities Bulletin S-2018-01 Joint Guidance on Providing Advice for Securities and Insurance Products

Insurance Bulletin #197 Application of Statutory Employee Exception Following Koski

Insurance Bulletin #199 Bulletin Authorizing the Use of Catastrophe Adjusters and Appraisers During Catastrophe or Extraordinary Loss Events

Insurance Bulletin #196 Health Insurance Coverage for Part-Time Employees

Insurance Bulletin #195 Coding of Screening Mammograms

Banking Bulletin #47 Money Transmitter Receipts Guidance and Transition Period

Banking Bulletin #46 Motor Vehicle Retail Installment Sales Finance Act Guidance

Insurance Bulletin #194 Expense Discounts for Medicare Supplemental Insurance Policies

Insurance Bulletin #193 Tobacco Cessation Programs

Insurance Bulletin #192 Consumer Protection and Quality Requirements for Managed Care Organizations

Banking Bulletin #45 Guidance for Implementing Regulation B-2016-01

Insurance Bulletin #191 Breast Tomosynthesis

Banking Bulletin #44 Advertising and Social Media

Insurance Bulletin #190 NAIC Standard Valuation Law

Banking Bulletin #43 Automated Teller Machine Disclosures

Insurance Bulletin #189 Non-Culmination Policy Provisions

Insurance Bulletin #188 Privacy Notices - Regulation IH-2001-01 - Use of Federal Model Privacy Form

Securities Bulletin 15-01-S Guidance on Utilizing the Rule Providing for the Vermont Small Business Offerings

Insurance Bulletin #187 Important Notice Regarding Mid-Term Replacement of Health Insurance Coverage for Groups with 51-100 Employees

Insurance Bulletin #186 Price Optimization in Personal Lines Ratemaking

Captive Bulletin C-2015-01 Maintaining Regulatory Minimum Capital and Surplus Requirements

Insurance Bulletin #185 Adoption of Corporate Coverage Annual Disclosure Regulation

Insurance Bulletin #184 Property Loss Claim: No Labor Depreciation

Insurance Bulletin #183 Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2015

Insurance Bulletin #182 Updated Guidance to Insurers Settling Motor Vehicle Total Losses Using a Price Guide

Insurance Bulletin #181 Student Health Insurance Plans

Captive Bulletin C-2014-01 Guidance for Special Purpose Financial Insurers

Insurance Bulletin #179 Important Notice Regarding Mid-Term Replacement of Health Insurance Coverage in the Non-Group and Small Group Marketplaces

Banking Bulletin #39 Withdrawal of Unnecessary Banking Bulletins

Banking Bulletin #41 Mobile Home Disclosure

Banking Bulletin #42 Mortgage Loan Originators Reasonable Commuting Distance from Residence to Office of Employment

Insurance Bulletin #180 Clarification Regarding Health Insurance Coverage for Services Described in Act 39 of 2013

DFR Bulletin # 3 Security Breach Notice Act

Insurance Bulletin #177 Guidance Regarding Prohibited Discrimination in Health Insurance Coverage Under Act 35 of 2013

Insurance Bulletin #178 Revision of 18 VSA 9418b(g)(4) Time Frame for Responding to a Non-urgent Prior Authorization Request and Related Clarification

Insurance Bulletin #176 Cancellation, Nonrenewal, and Renewal of Surplus Lines Contracts

Insurance Bulletin #175 Guidance Regarding the Application of Deductibles and Uninsured Motorist Property Damage (UMPD) Claims

Insurance Bulletin #174 Guidance Regarding Prohibited Discrimination on the Basis of Gender Identity Including Medically Necessary Gender Dysphoria Surgery and Related Health Care

Insurance Bulletin #173 Advertising Done by or on Behalf of a Legal Entity Engaged in the Business of Insurance

Insurance Bulletin #172 Adjuster Licensing Requirements and Staff Adjusters

Health Bulletin #135 Integration of the Treatment for Mental Health, Substance Abuse, Physical Health

Banking Bulletin #38 Clarification on Declared Rate for High Rate Loans

Securities Bulletin 15-01-S Guidance on Utilizing the Rule Providing for the Vermont Small Business Offerings

Insurance Bulletin #187 Important Notice Regarding Mid-Term Replacement of Health Insurance Coverage for Groups with 51-100 Employees

Insurance Bulletin #186 Optimization in Personal Lines Ratemaking

Captive Bulletin C-2015-01 Maintaining Regulatory Minimum Capital and Surplus Requirements

Insurance Bulletin #185 Adoption of Corporate Coverage Annual Disclosure Regulation

Insurance Bulletin #184 Property Loss Claim: No Labor Depreciation

Insurance Bulletin #183 Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Program Reauthorization Act of 2015

Insurance Bulletin #182 Updated Guidance to Insurers Settling Motor Vehicle Total Losses Using a Price Guide

Insurance Bulletin #181 Student Health Insurance Plans

Captive Bulletin C-2014-01 Guidance for Special Purpose Financial Insurers

Insurance Bulletin #179 Important Notice Regarding Mid-Term Replacement of Health Insurance Coverage in the Non-Group and Small Group Marketplaces

Banking Bulletin #39 Withdrawal of Unnecessary Banking Bulletins

Banking Bulletin #41 Mobile Home Disclosure

Banking Bulletin #42 Mortgage Loan Originators Reasonable Commuting Distance from Residence to Office of Employment

Insurance Bulletin #180 Clarification Regarding Health Insurance Coverage for Services Described in Act 39 of 2013

DFR Bulletin # 3 Security Breach Notice Act

Insurance Bulletin #177 Guidance Regarding Prohibited Discrimination in Health Insurance Coverage Under Act 35 of 2013

Insurance Bulletin #178 Revision of 18 VSA 9418b(g)(4) Time Frame for Responding to a Non-urgent Prior Authorization Request and Related Clarification

Insurance Bulletin #176 Cancellation, Nonrenewal, and Renewal of Surplus Lines Contracts

Insurance Bulletin #175 Guidance Regarding the Application of Deductibles and Uninsured Motorist Property Damage (UMPD) Claims

Insurance Bulletin #174 Guidance Regarding Prohibited Discrimination on the Basis of Gender Identity Including Medically Necessary Gender Dysphoria Surgery and Related Health Care

Insurance Bulletin #173 Advertising Done by or on Behalf of a Legal Entity Engaged in the Business of Insurance

Insurance Bulletin #172 Adjuster Licensing Requirements and Staff Adjusters

Health Bulletin #135 Integration of the Treatment for Mental Health, Substance Abuse, Physical Health

Banking Bulletin #38 Clarification on Declared Rate for High Rate Loans

Health Bulletin #128 Mandatory Use of SERFF and EFT for Submitting Filings to Department

Insurance Bulletin #155 Mandatory Use of SERFF and EFT for Submitting Filings to the Department

Health Bulletin #127 Discrimination Against Disability Due to a Mental Health Condition Prohibited in Disability Income Replacement Insurance

Banking Bulletin #32 Statement of Subprime Mortgage Lending

Health Bulletin #125 Health Insurance Laws Enacted During the 2007 Legislative Session

Banking Bulletin #30 Notice of the Enactment of Act 41, An Act Related to Prohibiting Discrimination on the Basis of Gender Identity

Insurance Bulletin #153 Notice of the Enactment of Act 41, An Act Related to Prohibiting Discrimination on the Basis of Gender Identity

Health Bulletin #124 Notice of the Enactment of Act 41, An Act Related to Prohibiting Discrimination on the Basis of Gender Identity

Insurance Bulletin #154 Insurance Laws Enacted During the 2007 Legislative Session

Insurance Bulletin #152 Uninsured Motorist Form Filings

Health Bulletin #121 Off-Label Use of Prescription Drugs for Cancer

Health Bulletin #122 Uniform Providers Credentialing

Health Bulletin #123 Obligations of Exempt Associations and Small Group Carriers in Connection with Association Health Benefit Plans

Banking Bulletin #29 Guidance to Vermont Licensees on Nontraditional Mortgage Products

Banking Bulletin #31 Property Insurance for Prospective Borrowers

Health Bulletin #120 Access to Mental Health and Substance Abuse Providers

Health Bulletin #119 Certificate of Need review: Adult Day Programs and Assisted Living Residences Generally Exempted

Insurance Bulletin #151 Marketing Medicare Part D and Medicare Advantage Plans

Insurance Bulletin #150 Voluntary Expedited Filing Procedures for Compliance with the Provisions of the Terrorism Risk Insurance Extension Act 2005

Health Bulletin #114 Mail and Pharmacy Prescription Drug Purchasing Parity

Health Bulletin #118 Clarification of Contract Information Set Forth in Division of Health Care Administration Regulation 95-2

Health Bulletin #117 Confidentiality Requests in Rate and Form Filings

Insurance Bulletin #149 Confidentiality Request in Rate and Form Filings

Insurance Bulletin #148 Individual Life Insurance Termination and Secondary Addressee Notice

Insurance Bulletin #147 Uncertainty Related to Expiration of the Terrorism Risk Insurance Act of 2002: Exclusions Related to Acts of Terrorism

Insurance Bulletin #146 Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Non-Forfeiture Benefits Model Regulation

Insurance Bulletin #145 Laws Enacted During the 2004 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #142 Compliance with the Provisions of the Terrorism Risk Insurance Act of 2002

Banking Bulletin #26 Mortgage Broker Issues

Insurance Bulletin #144 Laws Enacted During the 2001-2002 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #143 Laws Enacted During the 2003 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #141 Information About Coverage for Mold Losses

Banking Bulletin #25 Documentation Fees

Health Bulletin #111 Repeal of Bulletin 87

Insurance Bulletin #140 Fire Loss Report Form (DPS 508) No Longer Required

Insurance Bulletin #139 Punitive Damage Exclusions Permitted; Bulletin 46 Prohibiting Punitive Damage Exclusions Withdrawn

Insurance Bulletin #132 Voluntary Expeditated Filing Procedures for Insurance Applications Developed to Allow Depository Institutions to Meet Their Disclosure Obligations Under Section 305 of the Gramm-Leach-Bliley Act

Insurance Bulletin #137 Standards for Commercial Lines Terrorism Exclusions Covering Vermont Risks; Expedited Approval for Certain Types of Commercial Lines Terrorism Exclusions

Insurance Bulletin #135 Social Host Endorsement for Homeowner Policies

Insurance Bulletin #136 Social Host Endorsement for Automobile Liability Policies

Insurance Bulletin #134 Exclusion of Coverage or Punitive Damages in Policies Issued by Surplus Lines Carriers

Insurance Bulletin #133 Laws Enacted During the 2000-2001 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #138 HIV Testing Information and Consent Forms

Insurance Bulletin #117 Guidelines for Insurance Sales by Banks

Insurance Bulletin #130 Laws Enacted During the 1999-2000 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #129 Suitability Requirements for Variable Insurance Products

Insurance Bulletin #127 Implementation of Vermont Act 91 with Respect to Property and Casualty Insurance: Civil Unions Mandatory Endorsement and Related Issues for Insurers

Health Bulletin #110 Implementation of Vermont Act 91 with Respect to Health Insurance; Civil Unions Mandatory Endorsement and Related Issues for Insurers

Insurance Bulletin #128 Implementation of Vermont Act 91 with Respect to Life Insurance: Civil Unions Mandatory Endorsement and Related Issues for Insurers

Health Bulletin #109 Regulation 93-4: Uniform Claim Forms and Uniform Standards and Procedures for Processing Dental Coding

Health Bulletin #108 Diabetes Self-Management Training and Education Required by 8 VSA 4089c

Banking Bulletin #23 Vermont Civil Union Law

Health Bulletin #107 Clarification: NAIC Disclosure Statement Required for Cancer Policies

Health Bulletin #105 Actions of the 1999 Legislative Session Affecting Health Insurance and Coordination with Regulation H-99-1

Health Bulletin #104 Independent External Review of Health Care Decisions

Health Bulletin #102 Allowable Long Term Care Policies

Insurance Bulletin #124 Guidelines for Life Insurance Solicitation Regulation

Health Bulletin #101 Elimination Periods in Disability Policies

Insurance Bulletin #122 Laws Enacted During the 1997-1998 Legislative Session that Affect Insurers Doing Business in Vermont

Insurance Bulletin #121 Indexed Life Insurance Products

Insurance Bulletin #120 Life, Annuity, and Health Filings

Insurance Bulletin #116 Actions of the 1996-1997 Legislative Session which Affect Insurers Doing Business in Vermont

Banking Bulletin #19 Permitted Charges on Mortgages

Insurance Bulletin #114 Maternity Stays Guidelines

Insurance Bulletin #113 Life and Health Filing Procedures

Insurance Bulletin #111 Pollution Coverage

Insurance Bulletin #110 Indexed Annuities

Insurance Bulletin #108 Title Insurer Closing Protection Letters

Insurance Bulletin #107 19995 Legislative Actions, General Information, and Updates

Insurance Bulletin #105 New Workers' Compensation Adjusters License Required

Insurance Bulletin #55 Safe Driver Insurance Plan Surcharges

Insurance Bulletin #102 Act 52 Common Health Care Plan

Insurance Bulletin #101 Toll Free or Collect Telephone Number for Claims

Insurance Bulletin #100 Group Conversion Policy Premium

Banking Bulletin #15 Use of "Bank", "Banking Association", or "Trust Company" by Financial Services Institutions

Insurance Bulletin #99 Rate Service Organizations and Insurer Filing Procedures

Insurance Bulletin #98 Sale of Credit Unemployment Insurance through Banks Illegal

Insurance Bulletin #96 Maternity Coverage

Insurance Bulletin #95 Recent Statutory and Regulatory Changes Health Insurance

Insurance Bulletin #94 Health Insurance Policies for Sole Proprietors and Partners

Insurance Bulletin #93 Acknowledgement of Form Filings and Status Checks on Form Filings

Insurance Bulletin #92 AIDS Testing Requirements

Insurance Bulletin #84 Bulletin to All Health Insurance Companies

Insurance Bulletin #80 Insurance Trade Practices, Boycott, Coercion, and Intimidation

Insurance Bulletin #78 Compliance with Vermont's Mandatory Group Health Insurance Continuation Statute

Insurance Bulletin #77 Mandatory Financial Responsibility, Proof of Insurance ID Cards

Insurance Bulletin #74 All Lines Filing Procedure Changes

Insurance Bulletin #75 Filing Status Inquiries

Banking Bulletin #11 Permitted Charges on Subordinate Lien Mortgages

Insurance Bulletin #71 Lienholder Interest Coverage Loss Payable Clause Fraud

Insurance Bulletin #69 Standard Non-Forfeiture and Valuation Laws for Life Insurance

Insurance Bulletin #62 Life Policy Loans with Adjustable Interest Rates

Insurance Bulletin #63 Temporomandibular Joint Disorders

Insurance Bulletin #61 Group Insurance / Trust Agreements

Insurance Bulletin #60 Public Act No. 176 - Coverage/Benefits for the Care and Treatment of Alcohol Dependency

Insurance Bulletin #58 Vermont Purchase and Use Tax - Settlement of Auto Total Loss

Insurance Bulletin #57 State Cooperation - Prosecution of Federal Medigap Law Violations

Insurance Bulletin #54 Coverage for Pregnancy and Pregnancy-Related Conditions

Insurance Bulletin #51 Consent to Rate

Banking Bulletin #2 Illegal Loan Practice

Insurance Bulletin #30 Legal Actions Involving Other Insurance Departments

Insurance Bulletin #22 Proper Identification by Insurance Producers

19082130.1